

**Information to identify the case:**Debtor 1 **Charlene Marie Davis**Social Security number or ITIN **xxx-xx-3283**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Southern District of Ohio**Case number: **1:18-bk-13319****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charlene Marie Davis

12/28/18**By the court:** Beth A. Buchanan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Southern District of OhioIn re:  
Charlene Marie Davis  
DebtorCase No. 18-13319-bab  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0648-1

User: williamt  
Form ID: 318Page 1 of 1  
Total Noticed: 23

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db +Charlene Marie Davis, 2454 Mustang Drive, Cincinnati, OH 45211-3713  
 op +Antionette Jones, 1014 E McMillan Street, Cincinnati, OH 45206-2074  
 19471798 +ALL STATE INSURANCE, 8950 COLERAIN AVENUE, CINCINNATI, OH 45251-2922  
 19471783 +BEST BUY, P. O. BOX 6497, SIOUX FALLS, SD 57117-6497  
 19471787 CSS, PAYMENT PROCESSING CENTER, P. O. BOX 55126, BOSTON, MA 02205-5126  
 19471789 GEICO SECURE INSURANCE COMPANY, ONE GEICO PLAZA, BETHESDA, MD 20811-0001  
 19471790 HONDA FINANCIAL SERVICE (AMERICAN), P. O. BOX 5308, ELGIN, IL 60121-5308  
 19471791 JUSTICE CAPITAL ONE RETAIL SERVICES, P. O. BOX 4144, CAROL STREAM, IL 60197-4144  
 19471793 +MARINER FINANCE, 8211TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904  
 19471794 PINK COMENITY BANK, P. O. BOX 659728, SAN ANTONIO, TX 78265-9728  
 19471795 +REGENCY FINANCE COMPANY, 9620 COLERAIN AVE, CINCINNATI, OH 45251-2018  
 19471799 +SAFE AUTO INSURANCE CO., 4 EASTON OVAL, COLUMBUS, OH 43219-6010  
 19471796 +SPRINT, P. O. BOX 629023, EL DORADO HILLS, CA 95762-9023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: HNDA.COM Dec 29 2018 00:18:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 750168088  
 cr +EDI: RMSC.COM Dec 29 2018 00:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 19471782 EDI: WFNNB.COM Dec 29 2018 00:18:00 BUCKLE COMENITY BANK, P. O. BOX 659704,  
 SAN ANTONIO, TX 78265-9704  
 19471784 EDI: CAPITALONE.COM Dec 29 2018 00:18:00 CAPITAL ONE, P. O. BOX 6492,  
 CAROL STREAM, IL 60197-6492  
 19471785 +Fax: 614-760-4092 Dec 28 2018 19:56:33 CHECK SMART, 9234 COLERAIN AVE,  
 CINCINNATI, OH 45251-2406  
 19471786 +E-mail/Text: BANKRUPTCY@CINBELL.COM Dec 28 2018 19:29:36 CINCINNATI BELL,  
 P. O. BOX 748003, CINCINNATI, OH 45274-8003  
 19471788 E-mail/Text: lynn.colombo@duke-energy.com Dec 28 2018 19:30:42 DUKE ENERGY,  
 P. O. BOX 1326, CHARLOTTE, NC 28201-1326  
 19471792 EDI: TSYS2.COM Dec 29 2018 00:18:00 MACY'S DNSB, P. O. BOX 8058, MASON, OH 45040-8058  
 19472098 +EDI: PRA.COM Dec 29 2018 00:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 19471797 EDI: RMSC.COM Dec 29 2018 00:18:00 WALMART SYNCHRONY BANK, P. O. BOX 530927,  
 ATLANTA, GA 30353-0927

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Asst US Trustee (Cin) ustpreion09.ci.ecf@usdoj.gov  
E. Hanlin Bavely trusteebavely@zoomtown.com, ehb@trustesolutions.net

TOTAL: 2